

Information to identify the case:

Debtor 1	Jack E. Hunter	Social Security number or ITIN	xxx-xx-2279
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2	Lorraine M. Hunter	Social Security number or ITIN	xxx-xx-6050
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-

United States Bankruptcy Court
WESTERN DISTRICT OF PENNSYLVANIA

Case number: **17-24336-TPA**

Date case filed for chapter **7** **10/31/17**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jack E. Hunter	Lorraine M. Hunter
2. All other names used in the last 8 years		
3. Address	721 Cottonwood Drive Monroeville, PA 15146	721 Cottonwood Drive Monroeville, PA 15146
4. Debtor's attorney Name and address	Kenneth Steidl Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000
5. Bankruptcy trustee Name and address	Rosemary C. Crawford Crawford McDonald, LLC. P.O. Box 355 Allison Park, PA 15101	Contact phone 724-443-4757
The United States Trustee, Region3, appoints this individual as interim trustee as of the date of the filing of the bankruptcy petition.		

For more information, see page 2 >

6. Bankruptcy clerk's office The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . Photo ID/Delays: For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings, Please plan accordingly.	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 11/22/17
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 29, 2018 at 01:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting	Location: Liberty Center, 7th Floor, Room 740, 1001 Liberty Avenue, Pittsburgh, PA 15222
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	Filing deadline: 3/30/18 No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Jack E. Hunter
Lorraine M. Hunter
Debtor(s)

Bankruptcy Case No.: 17-24336-TPA
Chapter: 7

ORDER

WHEREAS, *Federal Rule of Bankruptcy Procedure 1007(c)* requires an individual debtor to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case.

WHEREAS, *11 U.S.C. §727(a)(11)* states that the Court shall not grant a discharge unless the debtor completes an instructional course concerning personal financial management after filing the petition.

It is hereby **ORDERED, ADJUDGED and DECREED** that this case shall be closed without entry of a discharge on the 75th day after the first meeting set for the meeting of creditors *unless*, within 60 days after the first date set for the meeting of creditors, the debtor files a Certificate that the course in personal financial management described in *11 U.S.C. §111* was completed. The Certificate must substantially conform to *Official Form No. 423*, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is **FURTHER ORDERED** that a debtor who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone shall file a motion with the Court to be excused from attending the course within 60 days after the first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the debtor fails to timely file the motion.

Dated: November 22, 2017

Thomas P. Agresti
United States Bankruptcy Judge

REMINDER TO COUNSEL

BEFORE FILING:

Generally, a person is ineligible to be a debtor unless he/she has taken a credit counseling course within 180 days before filing a petition and files the certificate. *11 U.S.C. Section 109(h)(1)*.

AFTER FILING:

A Chapter 7 debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (*Official Form 423*). *11 U.S.C. Section 727(a)(11)* and *Rule 1007(b)(7)*.

Certificate of Notice Page 5 of 7
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jack E. Hunter
 Lorraine M. Hunter
 Debtors

Case No. 17-24336-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
 Form ID: 309A

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 Total Noticed: 43

Date Rcvd: Nov 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 26, 2017.

db/jdb
 aty +Jack E. Hunter, Lorraine M. Hunter, 721 Cottonwood Drive, Monroeville, PA 15146-1103
 +Allison L. Carr, Bernstein-Burkley, PC, Gulf Tower, Suite 2200, 707 Grant Street,
 Pittsburgh, PA 15219-1945
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 14719683 +Allegheny Clinic Radiology, PO Box 1198, Somerset, PA 15501-0336
 14719684 +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
 14719686 +Allegheny Health Network, c/o State Collections, 2509 S. Stoughton Road,
 Madison, WI 53716-3314
 14719691 Best Buy, PO Box 6204, Sioux Falls, SD 57117-6204
 14719697 Citibank, PO Box 9001037, Louisville, KY 40290-1037
 14733134 +First Federal, 1670 Broad Ave, Belle Vernon, PA 15012-1938
 14733133 +First Federal, 25 East High Street, P. O. Box 190, Waynesburg, PA 15370-0190
 14719700 +Gulf Coast Collections, PO Box 21239, Sarasota, FL 34276-4239
 14719703 National Tire & Battery, c/o NTB Credit Plan, PO Box 9001006, Louisville, KY 40290-1006
 14719704 +Northland Group, PO Box 390905, Minneapolis, MN 55439-0905
 14719706 PNC Bank, PO Box 856177, Louisville, KY 40285-6177
 14719708 Sarasota County Fire Department, PO Box 628250, Orlando, FL 32862-8250
 14719709 Sarasota Medical Center, 2830 Bee Ridge Road, Sarasota, FL 34239-7115
 14719710 +Sarasota Memorial Hospital, 1700 South Tamiami Trail, Sarasota, FL 34239-3555
 14719711 Sears, PO Box 9001055, Louisville, KY 40290-1055
 14719713 State Collection Services, PO Box 6250, Madison, WI 53716-0250
 14719714 The Discover Card, PO Box 742655, Cincinnati, OH 45274-2655
 14719719 +UPMC, c/o ROI Collections, PO Box 549, Timonium, MD 21094-0549
 14719720 +UPMC Community Medicine, c/o ROI Collections, PO Box 549, Timonium, MD 21094-0549
 14719721 UPMC Health Systems, PO Box 371472, Pittsburgh, PA 15250-7472
 14719722 +UPMC Monroeville/UPMC Presbyterian/Univ., of Pittsburgh Physicians,
 c/o Transworld Systems, Inc., 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
 14719717 +University of Pittsburgh Physicians, c/o ROI Collections, PO Box 549,
 Timonium, MD 21094-0549

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: julie.steidl@steidl-steinberg.com Nov 23 2017 21:47:44 Kenneth Steidl,
 Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219
 tr +EDI: BRCCRAWFORD.COM Nov 23 2017 21:53:00 Rosemary C. Crawford, Crawford McDonald, LLC.,
 P.O. Box 355, Allison Park, PA 15101-0355
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 23 2017 21:47:45 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Nov 23 2017 21:47:45
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 14719687 EDI: ARSN.COM Nov 23 2017 21:53:00 ARS National Services Inc., PO Box 469100,
 Escondido, CA 92046-9100
 14719690 EDI: BANKAMER.COM Nov 23 2017 21:53:00 Bank of America, PO Box 15019,
 Wilmington, DE 19886-5019
 14719689 +EDI: BANKAMER.COM Nov 23 2017 21:53:00 Bank of America, P.O. Box 538673,
 Atlanta, GA 30353-8673
 14719692 E-mail/Text: cms-bk@cms-collect.com Nov 23 2017 21:47:44 Capital Management Services,
 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
 14719693 EDI: CAPITALONE.COM Nov 23 2017 21:53:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083
 14719694 EDI: RMSC.COM Nov 23 2017 21:53:00 Care Credit, c/o Synchrony Bank, PO Box 960061,
 Orlando, FL 32896-0061
 14719696 EDI: CHASE.COM Nov 23 2017 21:53:00 Chase Bank, PO Box 15123, Wilmington, DE 19850-5123
 14719701 EDI: RMSC.COM Nov 23 2017 21:53:00 JC Penney's, c/o Synchrony Bank, PO Box 960090,
 Orlando, FL 32896-0090
 14719702 EDI: CBSKOHLS.COM Nov 23 2017 21:53:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
 14721668 +EDI: PRA.COM Nov 23 2017 21:53:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14719707 E-mail/Text: BankruptcyMail@questdiagnostics.com Nov 23 2017 21:47:47 Quest Diagnostics,
 PO Box 7302, Hollister, MO 65673-7302
 14719716 +E-mail/Text: bankruptcydepartment@tsico.com Nov 23 2017 21:47:46 Transworld Systems, Inc.,
 Collection Agency, 507 Prudential Rd., Horsham, PA 19044-2308
 14719718 +E-mail/Text: BankruptcyNotice@upmc.edu Nov 23 2017 21:47:46 UPMC,
 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
 14719723 EDI: USBANKARS.COM Nov 23 2017 21:53:00 US Bank, PO Box 790408,
 Saint Louis, MO 63179-0408

TOTAL: 18

District/off: 0315-2

User: lfin
Form ID: 309A

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
cr Duquesne Light Company
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14719688* ARS National Services Inc., PO Box 469100, Escondido, CA 92046-9100
14733120* ARS National Services Inc., PO Box 469100, Escondido, CA 92046-9100
14733121* ARS National Services Inc., PO Box 469100, Escondido, CA 92046-9100
14733116* +Allegheny Clinic Radiology, PO Box 1198, Somerset, PA 15501-0336
14719685* +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
14733117* +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
14733118* +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
14733119* +Allegheny Health Network, c/o State Collections, 2509 S. Stoughton Road,
Madison, WI 53716-3314
14733123* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, PO Box 15019, Wilmington, DE 19886-5019)
14733122* +Bank of America, P.O. Box 538673, Atlanta, GA 30353-8673
14733124* Best Buy, PO Box 6204, Sioux Falls, SD 57117-6204
14733125* Capital Management Services, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
14733126* Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14719695* Care Credit, c/o Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
14733127* Care Credit, c/o Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
14733128* Care Credit, c/o Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
14733129* Chase Bank, PO Box 15123, Wilmington, DE 19850-5123
14719698* Citibank, PO Box 9001037, Louisville, KY 40290-1037
14719699* Citibank, PO Box 9001037, Louisville, KY 40290-1037
14733130* Citibank, PO Box 9001037, Louisville, KY 40290-1037
14733131* Citibank, PO Box 9001037, Louisville, KY 40290-1037
14733132* Citibank, PO Box 9001037, Louisville, KY 40290-1037
14733135* +Gulf Coast Collections, PO Box 21239, Sarasota, FL 34276-4239
14733136* JC Penney's, c/o Synchrony Bank, PO Box 960090, Orlando, FL 32896-0090
14733137* Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
14733138* National Tire & Battery, c/o NTB Credit Plan, PO Box 9001006, Louisville, KY 40290-1006
14719705* +Northland Group, PO Box 390905, Minneapolis, MN 55439-0905
14733139* +Northland Group, PO Box 390905, Minneapolis, MN 55439-0905
14733140* +Northland Group, PO Box 390905, Minneapolis, MN 55439-0905
14733141* PNC Bank, PO Box 856177, Louisville, KY 40285-6177
14733142* Quest Diagnostics, PO Box 7302, Hollister, MO 65673-7302
14733143* Sarasota County Fire Department, PO Box 628250, Orlando, FL 32862-8250
14733144* Sarasota Medical Center, 2830 Bee Ridge Road, Sarasota, FL 34239-7115
14733145* +Sarasota Memorial Hospital, 1700 South Tamiami Trail, Sarasota, FL 34239-3555
14719712* Sears, PO Box 9001055, Louisville, KY 40290-1055
14733146* Sears, PO Box 9001055, Louisville, KY 40290-1055
14733147* Sears, PO Box 9001055, Louisville, KY 40290-1055
14733148* State Collection Services, PO Box 6250, Madison, WI 53716-0250
14719715* The Discover Card, PO Box 742655, Cincinnati, OH 45274-2655
14733149* The Discover Card, PO Box 742655, Cincinnati, OH 45274-2655
14733150* The Discover Card, PO Box 742655, Cincinnati, OH 45274-2655
14733151* +Transworld Systems, Inc., Collection Agency, 507 Prudential Rd., Horsham, PA 19044-2308
14733154* +UPMC, c/o ROI Collections, PO Box 549, Timonium, MD 21094-0549
14733153* +UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
14733155* +UPMC Community Medicine, c/o ROI Collections, PO Box 549, Timonium, MD 21094-0549
14733156* UPMC Health Systems, PO Box 371472, Pittsburgh, PA 15250-7472
14733157* +UPMC Monroeville/UPMC Presbyterian/Univ., of Pittsburgh Physicians,
c/o Transworld Systems, Inc., 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
14733158* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank, PO Box 790408, Saint Louis, MO 63179-0408)
14733152* +University of Pittsburgh Physicians, c/o ROI Collections, PO Box 549,
Timonium, MD 21094-0549

TOTALS: 2, * 50, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: lfin
Form ID: 309A

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 26, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2017 at the address(es) listed below:

Allison L. Carr on behalf of Creditor Duquesne Light Company acarr@bernsteinlaw.com,
acarr@ecf.courtdrive.com;cwirick@ecf.courtdrive.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Kenneth Steidl on behalf of Joint Debtor Lorraine M. Hunter julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-st
einberg.com
Kenneth Steidl on behalf of Debtor Jack E. Hunter julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-st
einberg.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com

TOTAL: 6